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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-12378-amc

Redell Crabbe Chapter 13

Deborah Crabbe Debtors

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Mar 20, 2023 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2023:

Recipi ID Recipient Name and Address

db/jdb + Redell Crabbe, Deborah Crabbe, 127 W. Washington Lane, Philadelphia, PA 19144-2613

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2023 at the address(es) listed below:

Name Email Address

BRAD J. SADEK

on behalf of Joint Debtor Deborah Crabbe brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Debtor Redell Crabbe brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

JOSHUA DOMER

on behalf of Creditor City of Philadelphia joshua.domer@phila.gov Edelyne.Jean-Baptiste@Phila.gov

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KERI P EBECK

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Deborah Crabbe Redell Crabbe		CHAPTER 13	
	Debtor(s)		
Nationstar Mortgage LLC	Movant	NO. 22-12378 AMC	
VS.			,
Deborah Crabbe Redell Crabbe			
	Debtor(s)	11 U.S.C. Section 362	
Scott F. Waterman	Т		
	Trustee		

#### **STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of March 6, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$12,596.46. Post-petition funds received after March 6, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows:

Post-Petition Payments: October 2022 through March 2023 in the amount of \$2,099.41/month

Total Post-Petition Arrears \$12,596.46

- 2. Debtor shall cure said arrearages in the following manner:
- a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$12,596.46.
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$12,596.46 along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.
- 3. Beginning with the payment due April 2023 and continuing thereafter,

  Debtor shall pay to Movant the present regular monthly mortgage payment of \$2,099.41 (or

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as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each

month (with late charges being assessed after the 15<sup>th</sup> of the month).

- 4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.
- 5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).
- 6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 6, 2023

/s/ Denise Carlon, Esquire
Denise Carlon, Esquire
Attorney for Movant

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Date: 3/9/23

Brad J Sadek, Esquire
Attorney for Debtor(s)

Date: 3/13/2023

/s/ Ann E. Swartz, Esquire for Scott F. Waterman, Esquire Attorney for Debtor(s)

Approved by the Court this \_\_\_ day of \_\_\_\_\_\_\_, 2023. However, the court retains discretion regarding entry of any further order.

Date: March 20, 2023

Bankruptcy Judge Ashely M. Chan